

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lydia Shannon
Debtor

Case No. 17-00309-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 17

Date Rcvd: May 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2017.

db
4877764 +Lydia Shannon, 516 Country Hill Lane, Effort, PA 18330-7794
++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: CBNA, 50 Northwest Point Rd, Elk Grove Village, IL 60007)
4877774 DSNB/Macys, PO Box 8218, Monroe, OH 45050
4877775 +Jennifer Zarzycki, 515 Country Hill Lane, Effort, PA 18330-7793

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4877763 EDI: BANKAMER.COM May 05 2017 19:03:00 Bank of America, PO Box 982235,
El Paso, TX 79998
4877762 +EDI: BANKAMER.COM May 05 2017 19:03:00 Bank of America, PO Box 31785,
Tampa, FL 33631-3785
4877767 +EDI: CHASE.COM May 05 2017 19:03:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4877770 +EDI: CITICORP.COM May 05 2017 19:03:00 Citi Cards, PO Box 6241,
Sioux Falls, SD 57117-6241
4877771 +EDI: WFNNB.COM May 05 2017 19:03:00 Comenity Bank/Ann Taylor, PO Box 182789,
Columbus, OH 43218-2789
4877772 +EDI: WFNNB.COM May 05 2017 19:03:00 Comenity Bank/Boscovs, PO Box 182120,
Columbus, OH 43218-2120
4877773 +EDI: WFNNB.COM May 05 2017 19:03:00 Comenity Bank/Peebles, PO Box 182273,
Columbus, OH 43218-2273
4877776 +EDI: CBSKOHL.COM May 05 2017 19:03:00 Kohls/Capital One, PO Box 3115,
Milwaukee, WI 53201-3115
4877777 +EDI: RMSC.COM May 05 2017 19:03:00 SYNCB/JCPenney, PO Box 965007,
Orlando, FL 32896-5007
4877778 +EDI: RMSC.COM May 05 2017 19:03:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
4877779 +EDI: RMSC.COM May 05 2017 19:03:00 SYNCB/SamsClub, PO Box 965005,
Orlando, FL 32896-5005
4877781 +EDI: WTRNBANK.COM May 05 2017 19:03:00 TD Bank USA/Target, PO Box 673,
Minneapolis, MN 55440-0673
4877782 +EDI: WFFC.COM May 05 2017 19:03:00 Wells Fargo Bank, PO Box 5058,
Portland, OR 97208-5058

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4877765* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: CBNA, 50 Northwest Point Rd, Elk Grove Village, IL 60007)
4877766* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: CBNA, 50 Northwest Point Rd, Elk Grove Village, IL 60007)
4877768* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4877769* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4877780* +SYNCB/SamsClub, PO Box 965005, Orlando, FL 32896-5005

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Jason M Rapa on behalf of Debtor Lydia Shannon jrapa@rapalegal.com,
ssprouse@rapalegal.com/mhine@rapalegal.com
John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Lydia Shannon**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7559**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-00309-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lydia Shannon

**By the
court:**May 5, 2017Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.